IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Eleanor S. Wilson, et al.

Art Unit: 3694

Serial No.: 09/681,412

Examiner: Colbert, Ella

Filed: March 30, 2001

For: METHODS AND SYSTEMS

FOR FINANCING

AMENDMENT

Mail Stop: Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

In response to the Office Action dated July 13, 2007, please amend the above-identified patent application as follows.